



After the Fire: Working with Your Insurance Company

Tips for homeowners

Freezer/Refrigerator Foods – Prior to disposal of food and/or appliances, it may be helpful to take photos of the contents. It is unlikely that a photo of every piece will be needed, but rather an overview of the contents is helpful. It is always good to double check with your adjuster.

Personal Property – Prior to disposing of anything, make sure to photograph those items and make a list of the items. It may slow the process but will be helpful when submitting lost/damaged property. It is best to consult their adjuster prior to disposing of items. Personal property can be intimidating when one has lost their entire home. An “Eat the elephant” mentality is best, when making a list do so by individual room. Do not attempt to complete an entire list in one setting, it will be overwhelming.

Additional Living Expense – Keep any and all receipts for additional expenses incurred because of the evacuations, this is also true for those whose homes were lost or are uninhabitable. Many find taking photos of receipts as well as keeping a small envelope or portfolio will make it easier when submitting to insurance later.

Demolition – Photograph everything you can prior to any demolition. It is best to consult their adjuster prior to any demolition or disposal of materials. This is important when considering the reconstruction or repair to the property.